

An apparatus and process for (a) electronically negotiating in real time between a first party and a second party to attain a negotiated agreement for a package of financial accounts to meet financial needs of the first party; and (b) automatically fulfilling the negotiated agreement by electronically closing accounts of the first party which relate to the package and which preexist at a financial institution not providing accounts as part of the package, and electronically delivering the closed accounts to a financial institution which is providing accounts as part of the package.